IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Officer #

Titleer #

For Military Lending Act Disclosure Information, please call (877) 331-2119.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Return Completed Applications to: BankCard Services, P.O. Box 779, Jefferson City, MO 65102; Fax (573) 634-1104

interest Rates an										
Annual Percentage Rate (APR) for Purchases			0.00% introductory APR for six (6) statement cycles after account opening. After that,							
			your APR will be <b>16.49%</b> to <b>26.24%</b> , based on your							
				creditworthiness. This APR will vary with the market based on the Prime Rate.						
APR for Balance Transfers				16.49% to 26.24%						
				Your APR will be based on your creditworthiness. This APR will vary with the market based on the Prime Rate.						
ADD for Cook Ad	vanasa			29.24%	ne Prime Rate.					
APR for Cash Advances				This APR will vary with the market based on the Prime Rate.						
Paying Interest				Your due date is at least 25 days after the close of each billing cycle. We will not						
			charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and							
				balance transfers on the transaction date.						
Minimum Interest Charge				If you are charged interest, the charge will be no less than \$1.50						
For Credit Card Tips from the Consumer				To learn more about factors to consider when applying for or using a credit card, visit						
Financial Protection Bureau				the website of the Consumer Financial Protection Bureau at <a href="https://www.consumerfinance.gov/learnmore"><u>www.consumerfinance.gov/learnmore</u></a>						
Fees										
Annual Fee				None						
Transaction Fees										
Balance Transfer				Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater						
Cash Advance				3% of each transaction once converted into U.S. Dollars						
Internatio     Penalty Fees	nal Transacti	-								
Late Payment				Up to \$35						
Over-the-Credit Limit				None						
Returned Payment				Up to \$35						
				f ( 11/2025 ). This information may have changed after that date. To find out what may have changed, call us at (800) 445-9272 or write						
How We will Calculate Your Loss of Introductory APR: \	Balance: We use	a method called "av	erage da	aily balance (exclud	ing new purchases)."		maka a lata naum	nont		
If you would like to a	dd an Author									
Primary Applicant First Name		Initial	Loot			Ь	irth Data		Cooled Coouris	ty Number
First Name	Initial   Last		Lasi				Birth Date		Social Security Number	
Physical Address, City, State & Zip			Mailing Address, City			ity, State & Zip (if different than physical)				
Home Phone Cell Phone Pref		ferred Email Address			Residential Status		thor	Monthly Payment \$		
☐ Drivers License # ☐ Passport #					State	Issue		Expiration Date		
Employed by Position			Work Phone					Gross Monthl	ly Incomo*	
Employed by		1 OSILIOI1			VVOIKTHOHE				\$	y income
*Income means wages, sala Interest dividends and retire	ment benefits paid.	You do not have to	include a	alimony, child suppo	ort or separate maintenan	ice ir	ncome unless yo			
repayment. If you are under  Authorized User In	21, you may consid	ler the amount of ar	nother pe	erson's income that	is regularly deposited into	you	ır account.			
First Name Initial Last						Birth Date		Social Security Number		
Physical Address, City, State & Zip			Mailing Address, C			ty, State & Zip (if different than physical)				
Home Phone Cell Phone Pref			erred Email Address							
□ Drivers License # □ Passport #						State	Issue	Date	Expiration Date	
to check credit, including req	uests for consumer ci is, the account may b	redit report or report e considered to an au	s from on utomatic i	ne or more consumer upgrade at the discre	reporting agencies, employ tion of the issuing Bank. I ur	men nders	t history or any otl stand that the acce	her informatio eptance of use	n and to report to othe of any card issued wil	rs of age. I authorize the issuing Bank ers its credit experience with me. I I be subject to the terms of this
Primary Applicant Sign		De sent with the Ca	ıı u alıü di	iy iatare amenament	Date	c rigi	ii to retain triis ap	prication whet	ner or not is it approve	си.